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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

**APPLICANT**  
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**[Use several sheets if necessary]**

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**JUNE 22, 2000**

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# U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

1/2	THE SMART CARD Handbook, 1997, John Wiley & Sons, pp. 261-267

**EXAMINER**

**DATE CONSIDERED**

**EXAMINER: Initial if citation is considered, draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.**